

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON
SEATTLE DIVISION

In Re: §
§
Pamela Dalane Thompson Cook § Case No. 20-12307
§
Debtor §

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 09/01/2020. The undersigned trustee was appointed on 09/01/2020.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 9,800.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	4.78
Bank service fees	9.77
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of¹ \$ 9,785.45

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 01/04/2021 and the deadline for filing governmental claims was . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,730.00. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests a sum of \$1,730.00, for a total compensation of \$1,730.00². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00, and now requests reimbursement for expenses of \$45.60, for total expenses of \$45.60².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 04/02/2021 By: /s/Virginia Andrews Burdette
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit A

Case No: 20-12307 MLB
Case Name: Pamela Dalane Thompson Cook

Judge: Marc Barreca

Trustee Name: Virginia Andrews Burdette

Date Filed (f) or Converted (c): 09/01/2020 (f)

341(a) Meeting Date: 09/29/2020

For Period Ending: 04/02/2021

Claims Bar Date: 01/04/2021

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Ford F150 2003	1,200.00	0.00		0.00	FA
2. Honda Passport 1995	1,400.00	438.95		0.00	FA
3. Nissan Altima 2015	5,000.00	0.00		0.00	FA
4. HOUSEHOLD GOODS AND FURNISHINGS	420.00	0.00		0.00	FA
5. Electronics	485.00	0.00		0.00	FA
6. Collectibles	150.00	0.00		0.00	FA
7. Equipment for Sports and hobbies	100.00	0.00		0.00	FA
8. Clothes	250.00	0.00		0.00	FA
9. Jewelry	195.00	0.00		0.00	FA
10. Other personal and household items	40.00	0.00		0.00	FA
11. Cash	50.00	0.00		0.00	FA
12. Key Bank checking	882.00	0.00		0.00	FA
13. BECU Checking	66.95	0.00		0.00	FA
14. BECU Savings	0.00	0.00		0.00	FA
15. Security deposit	1,850.00	0.00		0.00	FA
16. Peters Preference	9,800.00	9,800.00		9,800.00	FA

			Gross Value of Remaining Assets	
TOTALS (Excluding Unknown Values)	\$21,888.95	\$10,238.95	\$9,800.00	\$0.00
			(Total Dollar Amount in Column 6)	

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Motion for settlement on preference claim-Hearing 2/10/21 10am (response due 2/3/21)

RE PROP # 12 -- amount amended to reflect actual amount in Key Money Bank Account as of the date of filing -9/1/2020

RE PROP # 15 -- pro se debtor has exemptions to cover

RE PROP # 16 -- Trustee obj to amended exemptions \$9800/Order approving settlement of pref claim entered doc.#40

Exhibit A

Initial Projected Date of Final Report (TFR): 07/31/2021

Current Projected Date of Final Report (TFR): 07/31/2021

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 20-12307
Case Name: Pamela Dalane Thompson Cook

Trustee Name: Virginia Andrews Burdette
Bank Name: Axos Bank
Account Number/CD#: XXXXXX0943
Checking

Exhibit B

Taxpayer ID No: XX-XXX6405
For Period Ending: 04/02/2021

Blanket Bond (per case limit): \$55,683,398.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
10/30/20	16	Pamela Cook	preference paid by debtor	1129-000	\$9,800.00		\$9,800.00
03/03/21		Axos Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$9.77	\$9,790.23
03/12/21	2001	International Sureties LTD 701 Poydras Street Suite 420 New Orleans, LA 70139	2021-2022	2300-000		\$4.78	\$9,785.45
03/12/21	2002	International Sureties LTD 701 Poydras Street Suite 420 New Orleans, LA 70139	2021	2300-000		\$4.78	\$9,780.67
03/17/21	2001	International Sureties LTD 701 Poydras Street Suite 420 New Orleans, LA 70139	2021-2022 Reversal duplicate	2300-000		(\$4.78)	\$9,785.45

COLUMN TOTALS	\$9,800.00	\$14.55
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$9,800.00	\$14.55
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$9,800.00	\$14.55

Exhibit B

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX0943 - Checking	\$9,800.00	\$14.55	\$9,785.45
	\$9,800.00	\$14.55	\$9,785.45
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$9,800.00		
Total Gross Receipts:	\$9,800.00		

Exhibit C
ANALYSIS OF CLAIMS REGISTER

Case Number: 20-12307-MLB

Date: April 2, 2021

Debtor Name: Pamela Dalane Thompson Cook

Claims Bar Date: 1/4/2021

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100 2100	VIRGINIA A BURDETTE P.O. Box 16600 Seattle, WA 98116	Administrative		\$0.00	\$1,730.00	\$1,730.00
100 2200	VIRGINIA A BURDETTE P.O. Box 16600 Seattle, WA 98116	Administrative		\$0.00	\$45.60	\$45.60
1 300 7100	KEYBANK, N.A. 4910 TIEDEMAN RD. BROOKLYN, OH 44144	Unsecured		\$0.00	\$3,878.42	\$3,878.42
2 300 7100	DISCOVER BANK DISCOVER BANK DISCOVER PRODUCTS INC PO BOX 3025 NEW ALBANY, OH 43054-3025	Unsecured		\$0.00	\$1,511.15	\$1,511.15
3 300 7100	WELLS FARGO BANK, N.A. WELLS FARGO CARD SERVICES PO BOX 10438, MAC F8235-02F DES MOINES, IA 50306-0438	Unsecured		\$0.00	\$2,177.44	\$2,177.44
4 300 7100	FIRST NATIONAL BANK OF OMAHA 1620 DODGE STREET, STOP CODE 3129 OMAHA, NEBRASKA 68197	Unsecured		\$0.00	\$1,546.08	\$1,546.08
5 300 7100	JPMORGAN CHASE BANK, N.A. S/B/M/T CHASE BANK USA, N.A. C/O ROBERTSON, ANSCHUTZ & SCHNEID, P.L. 6409 CONGRESS AVENUE, SUITE 100 BOCA RATON, FL 33487	Unsecured		\$0.00	\$2,988.31	\$2,988.31
6 300 7100	AMERICAN EXPRESS NATIONAL BANK C/O BECKET AND LEE LLP PO BOX 3001 MALVERN PA 19355-0701	Unsecured		\$0.00	\$2,651.86	\$2,651.86

Exhibit C
ANALYSIS OF CLAIMS REGISTER

Case Number: 20-12307-MLB

Date: April 2, 2021

Debtor Name: Pamela Dalane Thompson Cook

Claims Bar Date: 1/4/2021

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
7 300 7100	AMERICAN EXPRESS NATIONAL BANK C/O BECKET AND LEE LLP PO BOX 3001 MALVERN PA 19355-0701	Unsecured		\$0.00	\$4,702.33	\$4,702.33
8 300 7100	CITIBANK, N.A. 5800 S CORPORATE PL SIOUX FALLS, SD 57108-5027	Unsecured		\$0.00	\$3,815.22	\$3,815.22
9 300 7100	BECU PO Box 97050 Seattle, WA 98124	Unsecured		\$0.00	\$5,731.29	\$5,731.29
10 300 7100	CITIBANK, N.A. 5800 S CORPORATE PL SIOUX FALLS, SD 57108-5027	Unsecured		\$0.00	\$2,744.00	\$2,744.00
11 300 7100	CITIBANK, N.A. 5800 S CORPORATE PL SIOUX FALLS, SD 57108-5027	Unsecured		\$0.00	\$7,078.50	\$7,078.50
12 300 7100	VERIZON BY AMERICAN INFOSOURCE AS AGENT PO BOX 4457 HOUSTON, TX 77210-4457	Unsecured		\$0.00	\$163.46	\$163.46
13 300 7100	CITIBANK, N.A. 5800 S CORPORATE PL SIOUX FALLS, SD 57108-5027	Unsecured	Home Depot 8638	\$0.00	\$821.38	\$821.38
14 300 7100	CITIBANK, N.A. 5800 S CORPORATE PL SIOUX FALLS, SD 57108-5027	Unsecured	Best Buy 1110	\$0.00	\$372.55	\$372.55
15 300 7100	SYNCHRONY BANK C/O PRA RECEIVABLES MANAGEMENT, LLC PO BOX 41021 NORFOLK VA 23541	Unsecured	Lowes 0249	\$0.00	\$1,499.00	\$1,499.00

Exhibit C
ANALYSIS OF CLAIMS REGISTER

Case Number: 20-12307-MLB

Date: April 2, 2021

Debtor Name: Pamela Dalane Thompson Cook

Claims Bar Date: 1/4/2021

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
16	SOFI LENDING CORP	Unsecured		\$0.00	\$18,248.48	\$18,248.48
300	ONE LETTERMAN DRIVE					
7100	BUILDING A		9776			
	SAN FRANCISCO, CA 94129					
Case Totals				\$0.00	\$61,705.07	\$61,705.07

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 20-12307

Case Name: Pamela Dalane Thompson Cook

Trustee Name: Virginia Andrews Burdette

Balance on hand \$ 9,785.45

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: VIRGINIA A BURDETTE	\$ 1,730.00	\$ 0.00	\$ 1,730.00
Trustee Expenses: VIRGINIA A BURDETTE	\$ 45.60	\$ 0.00	\$ 45.60

Total to be paid for chapter 7 administrative expenses \$ 1,775.60

Remaining Balance \$ 8,009.85

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$59,929.47 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 13.4 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	KEYBANK, N.A.	\$ 3,878.42	\$ 0.00	\$ 518.37
2	DISCOVER BANK	\$ 1,511.15	\$ 0.00	\$ 201.97
3	WELLS FARGO BANK, N.A.	\$ 2,177.44	\$ 0.00	\$ 291.02
4	FIRST NATIONAL BANK OF OMAHA	\$ 1,546.08	\$ 0.00	\$ 206.64
5	JPMORGAN CHASE BANK, N.A.	\$ 2,988.31	\$ 0.00	\$ 399.40
6	AMERICAN EXPRESS NATIONAL BANK	\$ 2,651.86	\$ 0.00	\$ 354.43
7	AMERICAN EXPRESS NATIONAL BANK	\$ 4,702.33	\$ 0.00	\$ 628.49
8	CITIBANK, N.A.	\$ 3,815.22	\$ 0.00	\$ 509.92
9	BECU	\$ 5,731.29	\$ 0.00	\$ 766.01
10	CITIBANK, N.A.	\$ 2,744.00	\$ 0.00	\$ 366.75
11	CITIBANK, N.A.	\$ 7,078.50	\$ 0.00	\$ 946.07
12	VERIZON	\$ 163.46	\$ 0.00	\$ 21.85
13	CITIBANK, N.A.	\$ 821.38	\$ 0.00	\$ 109.78
14	CITIBANK, N.A.	\$ 372.55	\$ 0.00	\$ 49.79
15	SYNCHRONY BANK	\$ 1,499.00	\$ 0.00	\$ 200.36

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
16	SOFI LENDING CORP	\$ 18,248.48	\$ 0.00	\$ 2,439.00

Total to be paid to timely general unsecured creditors \$ 8,009.85

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE